

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jennifer A. Buckalew
Debtor

Case No. 18-05245-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jan 30, 2024

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2024:

Recip ID	Recipient Name and Address
db	+ Jennifer A. Buckalew, 44 Cranberry Ledge Road, Andover, NJ 07821-3004
5141183	+ Coordinated Health, PO Box 826348, Philadelphia, PA 19182-6348
5141185	+ Fedloan Servicing, P.O. Box 60610, Harrisburg, PA 17106-0610
5141186	+ Galleria at Splitrock Financial Svs, P.O. Box 547C, Lake Harmony, PA 18624-0820
5280042	+ Linear Mortgage, LLC, PO Box 2420, Sarasota, FL 34230-2420
5280043	+ Linear Mortgage, LLC, PO Box 2420, Sarasota, FL 34230, Linear Mortgage, LLC, PO Box 2420 Sarasota, FL 34230-2420
5141191	+ Rev1 Solutions, 517 U.S. 31 N, Greenwood, IN 46142-3932
5190074	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184
5141194	+ Westgate M T Vegas, c/o CFI Resorts Mgmt, 2801 Old Winter Garden Road, Ocoee, FL 34761-2965

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Jan 30 2024 23:44:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 30 2024 18:46:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
5141180	+ EDI: LCIBAYLN	Jan 30 2024 23:44:00	Bayview Loan Servicing, 4425 Ponce de leon Blvd., 5th Floor, Coral Gables, FL 33146-1839
5141181	+ EDI: CITICORP	Jan 30 2024 23:44:00	Best Buy/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
5161284	Email/PDF: bncnotices@becket-lee.com	Jan 30 2024 18:55:55	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5164861	+ EDI: CITICORP	Jan 30 2024 23:44:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
5141182	EDI: CITICORP	Jan 30 2024 23:44:00	Citicards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
5142993	EDI: DISCOVER	Jan 30 2024 23:44:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5141184	+ EDI: DISCOVER	Jan 30 2024 23:44:00	Discover Finance Svs LLC, P.O. Box 15316, Wilmington, DE 19850-5316
5141187	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 30 2024 18:46:00	Kohls Department Store, P.O. Box 3115, Milwaukee, WI 53201-3115
5163313	Email/PDF: resurgentbknofications@resurgent.com	Jan 30 2024 18:55:55	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5141188	+ Email/Text: med1bknotice@med1solutions.com	Jan 30 2024 18:46:00	Med-1 Solutions, 517 U.S. 31 N, Greenwood, IN 46142-3932

5141190	Email/Text: Bankruptcy.Notices@pnc.com	Jan 30 2024 18:46:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
5164744	Email/Text: Bankruptcy.Notices@pnc.com	Jan 30 2024 18:46:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
5281094	EDI: PRA.COM	Jan 30 2024 23:44:00	Portfolio Recovery Associates, LLC, P.O. Box 41067, Norfolk VA 23541-1067
5289992	EDI: PRA.COM	Jan 30 2024 23:44:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5141189	Email/Text: bankruptcy@pinnaclerecovery.com	Jan 30 2024 18:46:00	Pinnacle Recovery, Inc., P.O.Box 130848, Carlsbad, CA 92013-0848
5241411	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 30 2024 18:46:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
5241412	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 30 2024 18:46:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
5519625	+ Email/Text: EBN@edfinancial.com	Jan 30 2024 18:46:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
5160392	EDI: AIS.COM	Jan 30 2024 23:44:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
5141192	+ EDI: WFFC2	Jan 30 2024 23:44:00	Wells Fargo, P.O.Box 10335, Des Moines, IA 50306-0335
5164755	+ EDI: WFFC2	Jan 30 2024 23:44:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
5148035	+ EDI: WFFC2	Jan 30 2024 23:44:00	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
5141193	+ EDI: WFFC2	Jan 30 2024 23:44:00	WellsFargo Dealers Services, PO Box 1697, Winterville, NC 28590-1697

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5164677	*+	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1839
5289991	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0314-5
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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2024 at the address(es) listed below:

Name	Email Address
Andrew L Spivack	on behalf of Creditor WELLS FARGO BANK N.A. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company bkgroup@kmlawgroup.com
Robert Joseph Davidow	on behalf of Creditor WELLS FARGO BANK N.A. r.davidow@mgplaw.com
Timothy B. Fisher, II	on behalf of Debtor 1 Jennifer A. Buckalew donna.kau@pocono-lawyers.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1

Jennifer A. Buckalew

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0974

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:18-bk-05245-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jennifer A. Buckalew

1/30/24**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.